

**Information to identify the case:**

Debtor 1	<b>Chad R. Wolfe</b>	Social Security number or ITIN	xxx-xx-7013
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Erik J. Kolodziej</b>	Social Security number or ITIN	xxx-xx-5431
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>16-21367-GLT</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Chad R. Wolfe

Erik J. Kolodziej

5/10/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Chad R. Wolfe  
Erik J. Kolodziej  
Debtors

Case No. 16-21367-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 10, 2022

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Chad R. Wolfe, Erik J. Kolodziej, 3011 Grey Fox Circle, Bridgeville, PA 15017-3812
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14211068	+ Acs/jp Morgan Chase Ba, 501 Bleecker St, Utica, NY 13501-2401
14211078	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Mana, 1130 Northchase Pkwy Se, Marietta, GA 30067
14211080	+ Mabt/Continental Finance, 960 S Bishop Ave, Rolla, MO 65401-4415
14211085	+ Suntrust/greensky/thd, 1797 Ne Expressway, Atlanta, GA 30329-7803

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 11 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2022 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 11 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2022 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	May 11 2022 03:43:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	May 11 2022 03:43:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bncmail@w-legal.com	May 10 2022 23:45:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14284756	+ Email/Text: bncnotifications@phea.org	May 10 2022 23:45:00	AES/Chase Bank, P.O. Box 61047, Harrisburg PA 17106-1047
14218117	EDI: GMACFS.COM	May 11 2022 03:43:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14211069	+ EDI: GMACFS.COM	May 11 2022 03:43:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14227353	EDI: AIS.COM		

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		May 11 2022 03:43:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
14274209	EDI: DIRECTV.COM	May 11 2022 03:43:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14211070	EDI: CAPITALONE.COM	May 11 2022 03:43:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14265613	+ EDI: WFNNB.COM	May 11 2022 03:43:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14239405	+ Email/Text: ebnjts@grblaw.com	May 10 2022 23:45:00	Collier Township, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14211073	+ EDI: WFNNB.COM	May 11 2022 03:43:00	Comenity Bank/pier 1, 4590 E Broad St, Columbus, OH 43213-1301
14216501	+ EDI: DISCOVER.COM	May 11 2022 03:43:00	Discover Bank, Discover Products INC, P.O. Box 3025, New Albany Ohio 43054-3025
14211074	+ EDI: DISCOVER.COM	May 11 2022 03:43:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14273301	+ Email/Text: kburkley@bernsteinlaw.com	May 10 2022 23:45:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14416234	Email/Text: ECMCBKNotices@ecmc.org	May 10 2022 23:45:00	ECMC, po box 16408, St. Paul, MN 55116-0408
14211075	+ Email/Text: bknotice@ercbpo.com	May 10 2022 23:45:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14211071	Email/Text: BNSFN@capitalsvcs.com	May 10 2022 23:45:00	Ccs/first National Ban, 500 East 60th St N, Sioux Falls, SD 57104
14211076	+ Email/Text: bncnotifications@pheaa.org	May 10 2022 23:45:00	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14211077	+ EDI: AMINFOFP.COM	May 11 2022 03:43:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14211079	+ EDI: WFFC.COM	May 11 2022 03:43:00	Homeprjvisa, Po Box 94498, Las Vegas, NV 89193-4498
14211072	EDI: JPMORGANCHASE	May 11 2022 03:43:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101
14252831	EDI: JPMORGANCHASE	May 11 2022 03:43:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14220390	+ Email/Text: bncnotifications@pheaa.org	May 10 2022 23:45:00	JPMORGAN CHASE BANK, N.A. On behalf of PHEAA, c/o PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14237057	+ Email/Text: bankruptcydpt@mcmcg.com	May 10 2022 23:45:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14211081	+ Email/Text: bankruptcydpt@mcmcg.com	May 10 2022 23:45:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14278448	+ EDI: LCIPHHRGT	May 11 2022 03:43:00	PHH MORTGAGE CORPORATION, ONE MORTGAGE WAY, MAIL STOP SVO1, MOUNT LAUREL, NJ 08054-4637
14658493	EDI: PRA.COM	May 11 2022 03:43:00	Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
14278205	EDI: PRA.COM	May 11 2022 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14211082	+ Email/PDF: ebnotices@pnmac.com	May 10 2022 23:52:42	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602

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14211083	+ Email/PDF: resurgentbknotifications@resurgent.com	May 10 2022 23:52:31	Pinnacle Credit Servic, Po Box 640, Hopkins, MN 55343-0640
14211084	+ EDI: PRA.COM	May 11 2022 03:43:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14213549	EDI: RECOVERYCORP.COM	May 11 2022 03:43:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14952621	+ Email/Text: bncmail@w-legal.com	May 10 2022 23:45:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14211086	+ EDI: RMSC.COM	May 11 2022 03:43:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14211087	+ EDI: RMSC.COM	May 11 2022 03:43:00	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14211088	+ EDI: RMSC.COM	May 11 2022 03:43:00	Syncb/home Design-hi-p, C/o Po Box 965036, Orlando, FL 32896-0001
14211089	+ EDI: RMSC.COM	May 11 2022 03:43:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14211090	EDI: RMSC.COM	May 11 2022 03:43:00	Syncb/walmart, Po Box 965024, El Paso, TX 79998
14274323	EDI: RMSC.COM	May 11 2022 03:43:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
14211091	+ EDI: CITICORP.COM	May 11 2022 03:43:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14245849	Email/Text: bncnotifications@pheaa.org	May 10 2022 23:45:00	U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
14258804	EDI: WFFC.COM	May 11 2022 03:43:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
14791224	Email/PDF: bncnotices@becket-lee.com	May 10 2022 23:52:35	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Collier Township
cr		Duquesne Light Company
cr		Pennymac Loan Services, LLC
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14286111	*+	AES/Chase Bank, P.O. Box 61047, Harrisburg PA 17106-1047

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Pennymac Loan Services LLC alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Jeffrey R. Hunt	on behalf of Creditor Collier Township jhunt@grblaw.com
Joseph A. Dessoye	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor Pennymac Loan Services LLC jschalk@barley.com, sromig@barley.com
Maria Miksich	on behalf of Creditor Pennymac Loan Services LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Joint Debtor Erik J. Kolodziej shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Debtor Chad R. Wolfe shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

TOTAL: 12